

Information to identify the case:		
Debtor 1	<b>Kevin W. Brewton</b>	Social Security number or ITIN <b>xxx-xx-4215</b>
	First Name Middle Name Last Name	EIN --
Debtor 2	<b>Cheryl E. Brewton</b>	Social Security number or ITIN <b>xxx-xx-3867</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN --
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>		
Case number: <b>13-22212-CMB</b>		

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Kevin W. Brewton  
dba KB Construction

Cheryl E. Brewton  
fka Cheryl E. Richardson

10/29/18

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Kevin W. Brewton  
Cheryl E. Brewton  
DebtorsCase No. 13-22212-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: dkam  
Form ID: 3180WPage 1 of 3  
Total Noticed: 70

Date Rcvd: Oct 29, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 31, 2018.

db/jdb  
aty Kevin W. Brewton, Cheryl E. Brewton, 1248 St. Rt. 551-351 North, Enon Valley, PA 16120  
+vdel3, Office of the Chapter 13 Trustee, Suite 3250 US Steel Tower, 600 Grant Street,  
Pittsburgh, PA 15219-2719

13643994 +AAS Debt Recovery, PO Box 129, Monroeville, PA 15146-0129  
13651191 ANESTHESIA ASSOC OF ALLIANCE, Revenue Recovery Corporation, PO Box 341308,  
Memphis, TN 38184-1308

13643995 +Alliance Community Hospital, 200 East State Street, Alliance, OH 44601-4936  
13780335 +Allied Adjustors Inc., PO Box 1006, Aliquippa, PA 15001-0806  
13643996 Anesthesia Assoc. of Alliance, P.O. Box 503, Canfield, OH 44406-0503  
13650964 BONY NA as ELT for KeyCorp, Claims Filing Unit, PO Box 8973, Madison, WI 53708-8973  
13643999 +CAA of Columbiana County, 7880 Lincoln Place, Lisbon, OH 44432-8324  
13644000 CAC Financial Corp., 2601 NW Expressway, Suite 1000 East, Oklahoma City, OK 73112-7236  
13644002 +Carnation Clinic Inc., 1401 South Arch Ave., Alliance, OH 44601-4288  
13710173 CitiMortgage, Inc., P.O. Box 6030, Sioux Falls, SD 57117-6030  
13706927 +DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
(address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,  
PO Box 10390, Greenville, SC 29603-0390)

13644006 +David J. Apothaker, Esq., 520 Fellowship Road, Suite C-306, Mount Laurel, NJ 08054-3410  
13644008 Ellwood Emergency Phys. Inc., c/o Outreach Care Group, Inc., 724 Pershing Street,  
Ellwood City, PA 16117-1499

13644010 First Federal Control Inc., 24700 Chargin Blvd., Ste. 205, Cleveland, OH 44122-5662  
13644011 +First National Bank, 4140 East State Street, Hermitage, PA 16148-3401  
13644012 +First National Bank of Pennsylvania, 4140 E. State St., Hermitage, PA 16148-3401  
13644013 General Revenue Corporation, PO Box 89471, OH 44101-6471  
13644014 +Great Lakes Higher Education, P.O. Box 7860, Madison, WI 53707-7860  
13644015 +Heritage Valley Business Office, 200 Ohio River Blvd, Baden, PA 15005-1914  
13644021 JP Recovery Services Inc., P.O. Box 16749, Rocky River, OH 44116-0749  
13644018 James McQuiston, 827 Fridays Hill Road, New Castle, PA 16101-6723  
13644019 +James McQuiston, 827 Fridays Hill Road, New Castle, PA 16101-6723  
13644023 +McKesson, PO Box 47710, Jacksonville, FL 32247-7710  
13644024 +Mercy Medical Center, c/o Robert B. Preston III, 220 Market Ave. S, Suite 1000,  
Canton, OH 44702-2171

14208686 +MidFirst Bank, 999 NW Grand Blvd., Ste. 100, Oklahoma City, OK 73118-6051  
13644025 National City Bank, P.O. Box 94982, CB Dispute Lot #1-7103, Cleveland, OH 44101-4982  
13644026 +Nationwide Credit, 1150 East University Drive, 1st Floor, Tempe, AZ 85281-8674  
13646293 +PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982  
13644029 +Paula Cialella, Esq., 113 N Mercer St, New Castle, PA 16101-3813  
13644034 +RBC, PO BOX 1548, MANSFIELD OH 44901-1548  
(address filed with court: RBC, P.O. Box 1548, Mansfield, OH 44901-1548)

13644033 +Radiology Services of Canton, c/o RBC Inc., P.O. Box 1548, Mansfield, OH 44901-1548  
13644036 Round Two Recovery LLC, 3690 EI, 4240 Service Road, Oklahoma City, OK 73135-1737  
13644037 +Ruth A. Magrini, 2200 Camberly Circle, Melbourne, FL 32940-8534  
13644039 +SCH PROFESSIONAL CORPORATION, 2525 SOUTHEAST BLVD, SALEM OH 44460-3464  
(address filed with court: Salem Radiologists, 2094 East State Street, Suite E,  
Salem, OH 44460)

13662476 +Salem Community Hospital, c/o DDY Inc., PO Box 1171, Salem, OH 44460-8171  
13644038 Salem Community Hospital, 2010 State Street, Salem, OH 44460  
13660909 Sallie Mae Inc. on behalf of USAF, Attn: Bankruptcy Litigation Unit E3149, P.O. Box 9430,  
Wilkes-Barre, PA 18773-9430

13644041 UBC Collections, 5620 Southwyck Blvd., Toledo, OH 43614-1501  
14852405 +United Student Aid Funds, Inc (USAF), PO Box 8961, Madison WI 53708-8961  
13644043 Valley Emergency Spectrum, 1150 Mkt Street, Youngstown, OH 44512  
13644044 +Walts Body Shop, 4075 St. Rt. 7, Columbiana, OH 44408-9525

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg

E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 30 2018 02:11:32 Pennsylvania Dept. of Revenue,  
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
Harrisburg, PA 17128-0946

cr +EDI: BASSASSOC.COM Oct 30 2018 06:03:00 United Consumer Financial Services,  
Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Ste. 200, Tucson, AZ 85712-1083

13643998 +EDI: TSYS2.COM Oct 30 2018 06:03:00 Barclays Bank Delaware, 700 Prides,  
Newark, DE 19713-6102

13643997 +EDI: TSYS2.COM Oct 30 2018 06:03:00 Barclays Bank Delaware, 700 Prides Xing,  
Newark, DE 19713-6102

13644001 EDI: CAPITALONE.COM Oct 30 2018 06:04:00 Capital One Bank, P.O. Box 5155,  
Norcross, GA 30091

13644003 E-mail/Text: bankruptcy@cavps.com Oct 30 2018 02:11:50 Cavalry Portfolio Services,  
P.O. Box 27288, Tempe, AZ 85282-7288

13674596 +E-mail/Text: bncmail@w-legal.com Oct 30 2018 02:11:47 CERASTES, LLC,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

13644005 EDI: CKSFINANCIAL.COM Oct 30 2018 06:03:00 CKS Financial, P.O. Box 2856,  
Chesapeake, VA 23327-2856

District/off: 0315-2

User: dkam  
Form ID: 3180W

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Total Noticed: 70

Date Rcvd: Oct 29, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13656513 +E-mail/Text: bankruptcy@cavps.com Oct 30 2018 02:11:50 Cavalry Portfolio Services,  
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2322  
13644004 EDI: CIAC.COM Oct 30 2018 06:03:00 Citimortgage, P.O. Box 183040,  
Columbus, OH 43218-3040  
13644007 EDI: RCSDELL.COM Oct 30 2018 06:03:00 Dell Preferred Account, Payment Processing Center,  
P.O. Box 6403, Carol Stream, IL 60197-6403  
13978384 EDI: ECMC.COM Oct 30 2018 06:03:00 ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408  
13644016 +EDI: HFC.COM Oct 30 2018 06:04:00 HSBC Orchard Bank, Capital One HSBC, P.O. Box 30253,  
Salt Lake City, UT 84130-0253  
13644017 EDI: IRS.COM Oct 30 2018 06:04:00 Internal Revenue Service,  
Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346  
13644020 EDI: JEFFERSONCAP.COM Oct 30 2018 06:03:00 Jeffeson Capital Systems LLC, 16 McLeland Road,  
Saint Cloud, MN 56303  
13644022 +EDI: RMSC.COM Oct 30 2018 06:04:00 Lowes Consumer, P.O. Box 965005,  
Orlando, FL 32896-5005  
13644027 E-mail/Text: bankruptcydepartment@tsico.com Oct 30 2018 02:12:00 NCO Financial Systems Inc.,  
P.O. Box 15372, Wilmington, DE 19850-5372  
13816286 +EDI: OPHSUBSID.COM Oct 30 2018 06:03:00 Oak Harbor Capital VII, LLC,  
c/o Weinstein, Pinson, & Riley, PS, 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132  
13683037 +E-mail/Text: Bankruptcy.notices@tax.state.oh.us Oct 30 2018 02:11:58  
Ohio Department of Taxation, Bankruptcy Division, P.O. Box 530, Columbus, OH 43216-0530  
13644030 EDI: PRA.COM Oct 30 2018 06:03:00 Portfolio Recovery Associates, 120 Corporate Blvd.,  
Suite 100, Norfolk, VA 23502  
13644031 EDI: PRA.COM Oct 30 2018 06:03:00 Portfolio Recovery Associates, P.O. Box 12914,  
Norfolk, VA 23541  
13644032 EDI: AMINFOFP.COM Oct 30 2018 06:03:00 Premier Bankcard LLC, 3820 N. Louise Ave.,  
Sioux Falls, SD 57107-0145  
13694197 EDI: Q3G.COM Oct 30 2018 06:04:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
PO Box 788, Kirkland, WA 98083-0788  
13644040 +EDI: NAVIENTFKASMSERV.COM Oct 30 2018 06:03:00 Sallie Mae, P.O. Box 9500,  
Wilkes Barre, PA 18773-9500  
13644042 +E-mail/Text: EBankruptcy@UCFS.NET Oct 30 2018 02:12:11 United Consumer Finance Services,  
865 Basset Road, Westlake, OH 44145-1194  
13708858 +EDI: BASSASSOC.COM Oct 30 2018 06:03:00 United Consumer Financial Services,  
Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083  
13644045 +EDI: RCSDELL.COM Oct 30 2018 06:03:00 WebBank/DFS, P.O. Box 81607,  
Austin, TX 78708-1607

TOTAL: 27

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr CitiMortgage Inc.  
cr CitiMortgage, Inc.  
cr MIDFIRST BANK  
cr\* CITIMORTGAGE, INC., PO Box 6030, Sioux Falls, SD 57117-6030  
cr\* ECMC, P.O. Box 16408, St. Paul, MN 55116-0408  
cr\* +MidFirst Bank, 999 NW Grand Blvd., Ste. 100, Oklahoma City, OK 73118-6051  
cr\* +OAK HARBOR CAPITAL VII, LLC, c/o Weinstein, Pinson, & Riley, PS,  
2001 WESTERN AVENUE, STE 400, Seattle, WA 98121-3132  
13716861\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541)  
13644009 ##Fidelity National Collections, P.O. Box 2055, Alliance, OH 44601-0055  
13644028 ##+Northwest Consumer Discount Co., 1602 Seventh Ave., Beaver Falls, PA 15010-4012  
13644035 ##Revenue Recovery Corp., P.O. Box 341308, Memphis, TN 38184-1308

TOTALS: 3, \* 5, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 31, 2018

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: dkam  
Form ID: 3180W

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Total Noticed: 70

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 29, 2018 at the address(es) listed below:

Dai Rosenblum on behalf of Joint Debtor Cheryl E. Brewton Jody@dairosenblumbankruptcy.com,  
pjbz@zoominternet.net;Dai@dairosenblumbankruptcy.com;Michael@dairosenblumbankruptcy.com  
Dai Rosenblum on behalf of Debtor Kevin W. Brewton Jody@dairosenblumbankruptcy.com,  
pjbz@zoominternet.net;Dai@dairosenblumbankruptcy.com;Michael@dairosenblumbankruptcy.com  
Dai Rosenblum on behalf of Plaintiff Kevin W. Brewton Jody@dairosenblumbankruptcy.com,  
pjbz@zoominternet.net;Dai@dairosenblumbankruptcy.com;Michael@dairosenblumbankruptcy.com  
Dai Rosenblum on behalf of Plaintiff Cheryl E. Brewton Jody@dairosenblumbankruptcy.com,  
pjbz@zoominternet.net;Dai@dairosenblumbankruptcy.com;Michael@dairosenblumbankruptcy.com  
David H. Lipow on behalf of Creditor CitiMortgage, Inc. bkecf@milsteadlaw.com,  
dlipow@milsteadlaw.com  
James Warmbrodt on behalf of Creditor MidFirst Bank bkgroup@kmlawgroup.com  
James Warmbrodt on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com  
James A. Prostko on behalf of Defendant CITIMORTGAGE, INC pawb@fedphe.com,  
james.prostko@phelanhallinan.com  
Leon P. Haller on behalf of Creditor MidFirst Bank lhaller@pkh.com,  
dmaurer@pkh.com;lrynard@pkh.com;mgutshall@pkh.com  
Matthew Christian Waldt on behalf of Creditor CitiMortgage Inc. mwaldt@milsteadlaw.com,  
bkecf@milsteadlaw.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 12